



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/821,815	04/09/2004	Miles Paschini	EWIR-001/03US 300933-2009	9103
23419 7590 02/04/2009 COOLEY GODWARD KRONISH LLP ATTN: Patent Group Suite 1100 777 - 6th Street, NW Washington, DC 20001				
EXAMINER				
WINTER, JOHN M				
ART UNIT		PAPER NUMBER		
3685				
MAIL DATE		DELIVERY MODE		
02/04/2009		PAPER		

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

### Office Action Summary

**Application No.**

10/821,815

**Applicant(s)**

PASCHINI ET AL.

**Examiner**

JOHN M. WINTER

**Art Unit**

3685

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 15 September 2008.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-15 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-15 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☐ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/CDC)
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date: \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_
- Paper No(s)/Mail Date: \_\_\_\_\_

## **DETAILED ACTION**

### ***Acknowledgements***

1. The Applicants papers filed on September 15,2008 is hereby acknowledged. Claims 1-15 are pending

### ***Response to Arguments***

2. The Applicant states that the prior art reference fail to disclose the claimed feature of "generating, at a host connection manager, a request for a PIN, wherein the PIN is associated with a particular monetary value,"

The Examiner states that Brody discloses "There is disclosed a currency transfer system and method which utilizes the existing ATM network but which provides for the temporary assignment of a PIN number and the temporary establishment of a credit limit within an existing account. Using the system a customer can, by using a temporary PIN at an ATM machine, withdraw an amount equal to or less than the temporary credit limit. The depositing customer purchases temporary ATM cards which have contained within them preprogrammed credit limits which are then read into the system under an assigned temporary PIN number." Abstract. The Examiner submits that the disclosed feature of "provides for the temporary assignment of a PIN number and the temporary establishment of a credit limit within an existing account" meets the claimed limitation of "generating, at a host connection manager, a request for a PIN, wherein the PIN is associated with a particular monetary value,"

With regard to the applicants arguments regarding a "manager" the examiner submits that the applicant misinterprets the principle that claims are interpreted in the light of the

specification. Although these elements are found as examples or embodiments in the specification, they were not claimed explicitly. Nor were the words that are used in the claims defined in the specification to require these limitations. A reading of the specification provides no evidence to indicate that these limitations must be imported into the claims to give meaning to disputed terms.

The Examiner further states that the claim language “a client request indicative of a particular monetary value” does not mean that the request is actually made, this is not a positive claim limitation.

The applicants arguments in regard to the dependant claims have been fully considered, however the same arguments as presented above likewise apply to the dependant claims.

### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-15 are rejected under 35 U.S.C. 103(a) as being obvious in view of Brody et al. (US Patent 5,350,906) in view of Konya (US Patent 5,350,906).

3. As per claim 1,

Brody et al. discloses a method of distributing a personal identification number (PIN) through a client terminal, comprising:

generating, at a host connection manager, a request for a PIN, wherein the PIN is associated with a particular monetary value;(Abstract )

transmitting the request for the PIN from the host connection manager to a server; receiving the PIN at the host connection manager; (Column 7, lines 14-24)

receiving, at a host connection manager, a client request indicative of the particular monetary value,(Figure 3 – step 305 “read amount ”) wherein the client request is generated at the client terminal and transmitted to the host connection manager;(Figure 3 -- step 311 send PIN)

Brody et al. does not explicitly disclose “sending the PIN to the client terminal in response to the client request ” Konya discloses “sending the PIN to the client terminal in response to the client request ” (Column 11, lines 11-26), It would have been obvious to one having ordinary skill in the art at the time the invention was made to combine the Brody et al. method with the Konya method in order to manage PIN codes from a centralized location; furthermore the combination of these elements does not alter their respective functions, and the combination would have yielded predictable results to one of ordinary skill in the art at the time of the invention..

4. As per claim 2,

Brody et al. discloses the method of claim 1

wherein the generating is initiated in response to the receiving of the client request at the host connection manager.(Figure 3 – when the card is read it generates a response request)

5. As per claim 3,

Brody et al. discloses the method of claim 1

wherein the generating is in advance of the receiving of the client request at the host connection manager. (Figure 1)

6. As per claim 4

Brody et al. discloses the method of claim 3, further including:

storing, at the host connection manager, the PIN in a PIN cache; and  
retrieving the PIN from the PIN cache in response to the receiving of the client request at the host connection manager. (Column 7, lines 14-24)

7. As per claim 5

Brody et al. discloses the method of claim 1,

wherein the transmitting the request for the PIN includes  
transmitting the request for the PIN via a first network, and wherein the client request is transmitted from the client terminal to the host connection manager via a second network.  
(Figure 1)

8. As per claim 6

9. Brody et al. discloses the method of claim 5,

wherein the transmitting the request for the PIN via the first network from the host connection manager to the server is in accordance with a first communication protocol and wherein the client request is transmitted to the host connection manager from the client terminal via the second network in accordance with a second communication protocol.(Column 5, lines 22-36)

10. As per claim 7

Brody et al. discloses the method of claim 6,

wherein the first network and the second network comprise a single common network.(Figure 1)

11. As per claim 8

Brody et al. discloses the method of claim 1,

wherein no inventory of PINs is stored at the client terminal.(Abstract -- temporary Pin is used )

12. Claims 9-15 are not patentably distinct from claims 1-8 and are rejected for at least the same reasons.

***Conclusion***

13. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).
14. A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JOHN M. WINTER whose telephone number is (571)272-6713. The examiner can normally be reached on M-F 8:30-6, 1st Fridays off. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Calvin Hewitt can be reached on (571) 272-6709. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.



Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

JMW

/Calvin L Hewitt II/  
Supervisory Patent Examiner, Art Unit 3685